

Certificate of Notice Page 1 of 4
**IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

| | | |
|---------------------|---|-----------------------------|
| In Re: |) | Bankruptcy No. 22-20191-JAD |
| Marcus A. Costanza, |) | |
| Linda M. Costanza, |) | Chapter 13 |
| Debtors. |) | |
| <hr/> | | |
| Marcus A. Costanza, |) | |
| Linda M. Costanza, |) | Related to Document No. 24 |
| Movants, |) | |
| |) | |
| v. |) | Hearing Date and Time: |
| |) | |
| Flagstar Bank, |) | |
| |) | |
| Respondent. |) | |

LOSS MITIGATION ORDER

A ***Motion for Loss Mitigation*** was filed by Marcus A. Costanza and Linda M. Costanza on March 1, 2022. The Parties have had notice and an opportunity to object and the Court has reviewed any objections filed thereto.

AND NOW, this 16th day of March, ***2022***, it is hereby ***ORDERED*** that:

(1) The following parties are directed to participate in the Court's ***Loss Mitigation Program (LMP)*** as set forth in *W.P.A.LBR 9020-1* through *9020-7*.

Debtor: Marcus A. Costanza and Linda M. Costanza

Creditor: Flagstar Bank

(2) ***During the Loss Mitigation Period***, the Debtor shall make (or cause to be made) adequate protection payments in the amount of \$ 815.00 per month to the Creditor or the Creditor's designee pursuant to *W.P.A.LBR 9020-3(g)*.

(3) ***Within fourteen (14) days from the entry of this Order***, the Creditor shall register and post its entire Core LMP Package on the Portal (if not previously registered) pursuant to *W.P.A.LBR 9020-4(b)*.

(4) ***Within seven (7) days from the entry of this Order*** or Creditor's registration on the Portal, whichever is later, the Debtor shall upload a completed Core LMP Package through the Portal pursuant to *W.P.A.LBR 9020-4(c)*.

(5) ***Within fourteen (14) days of the debtor's submission of the Core LMP Package***, the Creditor shall acknowledge receipt and designate a single point of contact for Debtor's review, pursuant to *W.P.A.LBR 9020-4(d)*.

(6) ***Within sixty (60) days from the entry of this Order***, the Debtor shall file and serve upon all interested parties an LMP Status Report, pursuant to *W.P.A.LBR 9020-4(e)*.

(7) *Ninety (120) days from the entry of this Order*, the LMP Period shall terminate unless extended pursuant to *W.P.A.LBR 9020-5(b)*.

(8) *Within seven (7) days of the termination of the Loss Mitigation Period*, the Debtor shall submit an LMP Final Report pursuant to *W.P.A.LBR 9020-4(f)*.

(9) Debtor shall *immediately* serve a copy of this Order on Creditor and file a certificate of service evidencing same.

A handwritten signature in black ink, appearing to be "JD", is written over a horizontal line. To the right of the signature, the letters "sjk" are printed.

United States Bankruptcy Judge
Jeffery A. Deller

FILED
3/16/22 12:05 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Marcus A. Costanza
Linda M. Costanza
Debtors

Case No. 22-20191-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 16, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|------------|
|--------|------------|

| | |
|---|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
|---|--|

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2022:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Marcus A. Costanza, Linda M. Costanza, 641 Virginia Avenue, Rochester, PA 15074-1254 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2022 at the address(es) listed below:

| Name | Email Address |
|----------------|--|
| Amy L. Zema | on behalf of Debtor Marcus A. Costanza amy@zemalawoffice.com |
| Amy L. Zema | on behalf of Joint Debtor Linda M. Costanza amy@zemalawoffice.com |
| Brian Nicholas | on behalf of Creditor FLAGSTAR BANK bnicholas@kmlawgroup.com |
| Gary W. Darr | on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com |
| Keri P. Ebeck | on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com |

Office of the United States Trustee

District/off: 0315-2

User: auto

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Date Rcvd: Mar 16, 2022

Form ID: pdf900

Total Noticed: 1

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 7